

BANQUE POPULAIRE GROUP

Overview / September 2006 update



Banque et populaire à la fois.

PROFILE

Cooperation and enterprise

The Banque Populaire Group is one of France's largest retail banking networks, with 7,000,000 customers and over 2,850 branches. As an organization built on strong shared values, it strives for a harmonious balance between robust financial performance and concern for the collective interest.

Through its network of Banque Populaire banks, all of which were created by entrepreneurs directly tuned into their economic and social environment, the Banque Populaire Group has developed a climate of confidence and closeness and established durable relationships with its customers and member-stakeholders, based on shared mutual interests.

Thanks to the expertise of its employees and the breadth of its range of banking, financial and insurance products and services, the Group is able to meet the expectations of a wide range of customers, comprising individuals, small businesses, small retailers, farmers, business owners, institutions, banks and financial institutions. The Group provides continual support both in France and abroad, through its network spanning 70 countries.

cooperative
performance values
commitment customers
local relations
entrepreneurship expertise
transparency



A three-dimensional organization

19 Banque Populaire regional banks, CASDEN Banque Populaire and Crédit Coopératif

These cooperative organizations are the Group's parent companies and the shareholders of Banque Fédérale des Banques Populaires.

>>> COOPERATIVE DIMENSION

Banque Fédérale des Banques Populaires

As the Banque Populaire Group's central body and the holding company of Natexis Banques Populaires, Banque Fédérale des Banques Populaires is responsible for overseeing, coordinating and leading all Group activities.

>>> FEDERAL DIMENSION

Natexis Banques Populaires

Listed on the Paris Eurolist, Natexis Banques Populaires is the Group's financing, investment banking and services bank.

>>> LISTED COMPANY DIMENSION

KEY FIGURES at June 30, 2006

21 Banque Populaire banks

74 mutual guarantee companies

3,100,000 member-stakeholders

7,000,000 customers

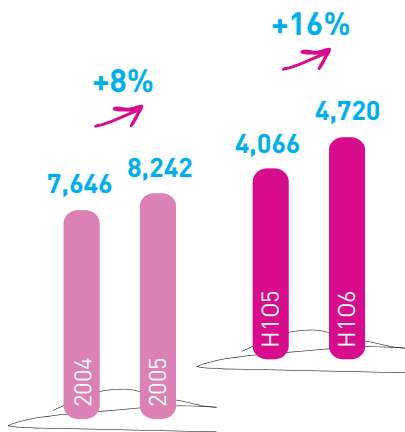
45,830 employees

2,856 branches

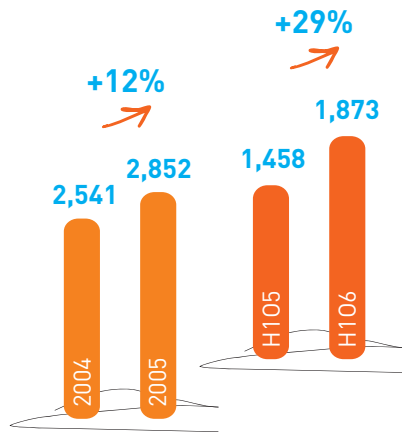
Present in 70 countries

KEY FIGURES (half-year 2006)

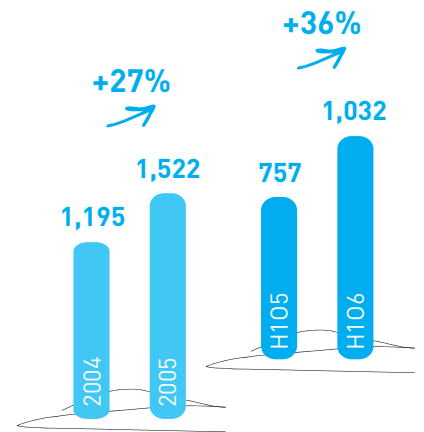
An extremely robust performance



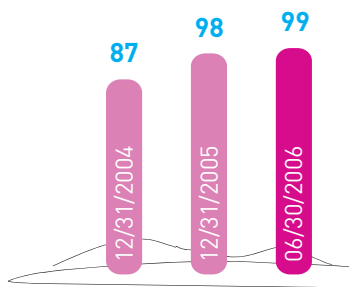
NET BANKING INCOME
IN MILLIONS OF EUROS



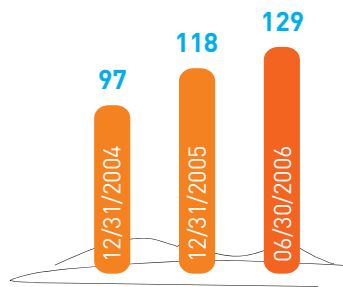
GROSS OPERATING INCOME
IN MILLIONS OF EUROS



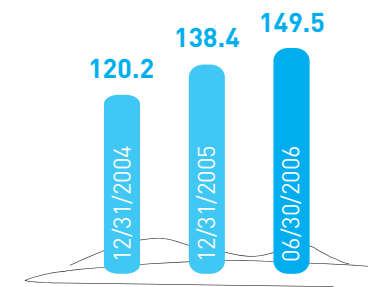
NET INCOME
IN MILLIONS OF EUROS



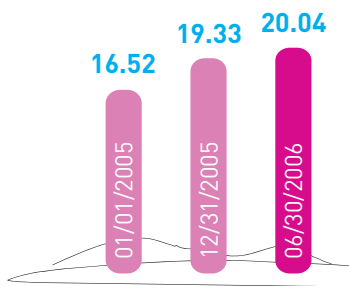
CUSTOMER DEPOSITS
IN BILLIONS OF EUROS



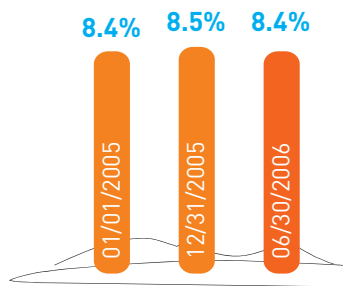
CUSTOMER SAVINGS
IN BILLIONS OF EUROS



OUTSTANDING LOANS
IN BILLIONS OF EUROS



TOTAL REGULATORY CAPITAL
IN BILLIONS OF EUROS



TIER ONE RATIO

At September 1, 2006

Banque Populaire Group

MOODY'S **Aa3**
STANDARD & POOR'S **AA-**

Natexis Banques Populaires

MOODY'S **Aa3**
STANDARD & POOR'S* **AA-**

* placed on CreditWatch positive.

2005 and 2006 figures: IFRS – 2004 figures: IFRS excluding IAS 32-39 and IFRS 4.

CORPORATE GOVERNANCE

The Board of Directors of Banque Fédérale des Banques Populaires

PHILIPPE DUPONT



CLAUDE CORDEL



YVAN DE LA PORTE DU THEIL



CHRISTIAN BREVARD



MICHEL CASTAGNÉ



JEAN-FRANÇOIS COMAS



JEAN-LOUIS TOURRET



STÈVE GENTILI



YVES GEVIN



JACQUES HAUSLER

MEMBERS AT SEPTEMBER 1, 2006

PHILIPPE DUPONT

JEAN-FRANÇOIS COMAS
CLAUDE CORDEL
JEAN-LOUIS TOURRET

YVAN DE LA PORTE DU THEIL

CHRISTIAN BREVARD
MICHEL CASTAGNÉ
JEAN CLOCHET
PIERRE DELOURMEL
PIERRE DESVERGNES
STÈVE GENTILI
YVES GEVIN
JACQUES HAUSLER
BERNARD JEANNIN

PIERRE NOBLET
CHRISTIAN DU PAYRAT

PRINCIPAL DUTIES WITHIN COMPANY⁽¹⁾

CHAIRMAN AND CHIEF EXECUTIVE OFFICER

Chairman of the Banque Populaire Group

VICE-CHAIRMEN

Chief Executive Officer of Banque Populaire Côte d'Azur
Chairman of Banque Populaire du Sud
Chairman of Banque Populaire Provençale et Corse

BOARD SECRETARY

Chief Executive Officer of Banque Populaire Val de France

DIRECTORS

Deputy Vice-Chairman of Banque Populaire d'Alsace
Deputy Vice-Chairman of Banque Populaire Occitane
Chairman of Banque Populaire des Alpes
Chairman of Banque Populaire de l'Ouest
Chairman of CASDEN Banque Populaire
Chairman of BRED Banque Populaire
Chief Executive Officer of Banque Populaire Atlantique
Chief Executive Officer of Banque Populaire Lorraine Champagne
Chief Executive Officer of Banque Populaire
Bourgogne France-Comté
Deputy Vice-Chairman of Banque Populaire Rives de Paris
Chief Executive Officer of Banque Populaire du Massif Central

FIRST APPOINTED / TERM END⁽²⁾

07-08-1999 / 05-2008

05-31-2001 / 05-2007
09-23-1998 / 05-2008
07-08-1999 / 05-2009

05-22-2002 / 05-2008

07-05-2000 / 05-2009
05-27-2004 / 05-2007
05-27-2004 / 05-2007
05-19-2005 / 05-2009
05-27-2004 / 05-2007
10-20-1999 / 05-2008
02-22-2006 / 05-2007
05-18-2006 / 05-2009
01-19-2005 / 05-2008
05-27-2004 / 05-2007
05-18-2006 / 05-2009

The Board of Directors of Banque Fédérale des Banques Populaires is the Group's main corporate governance structure, serving as the decision-making and representative body. Its membership reflects the federal and cooperative structure of the Group. Its Chairman and Chief Executive Officer, Philippe Dupont, is also Chairman of the Banque Populaire Group.

JEAN CLOCHET



PIERRE DELOURMEL



PIERRE DESVERGNES



JEAN-CLAUDE DETILLEUX



MICHEL GOUDARD



BERNARD JEANNIN



PIERRE NOBLET



CHRISTIAN DU PAYRAT



FRANÇOIS LADAM



BRUNO METTLING

FRANÇOIS LADAM
JEAN-CLAUDE DETILLEUX

NON-VOTING DIRECTORS

Chief Executive Officer of Natexis Banques Populaires
Chairman and Chief Executive Officer of Crédit Coopératif

MICHEL GOUDARD
BRUNO METTLING

MEMBERS IN A CONSULTATIVE CAPACITY

Deputy Chief Executive Officer of Banque Fédérale des Banques Populaires
Deputy Chief Executive Officer of Banque Fédérale des Banques Populaires

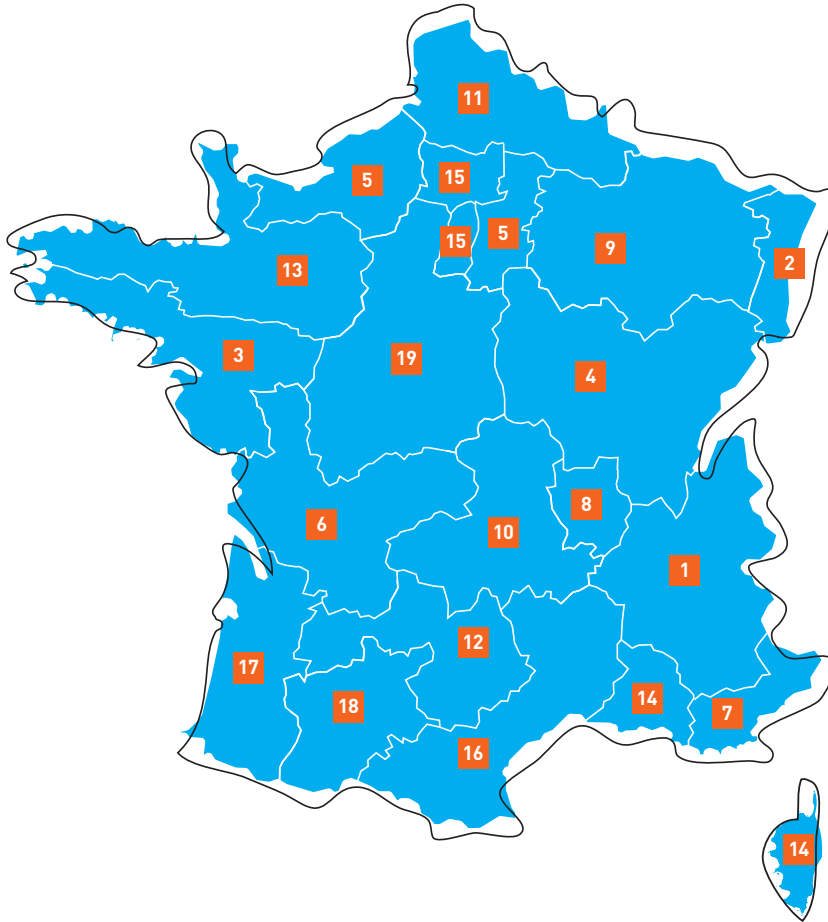
OLIVIER HAERTIG
PIERRE RIBUOT
MARTINE VEGA

ALSO ATTENDING MEETINGS

General Secretary of Banque Fédérale des Banques Populaires
Representative of Banque Fédérale des Banques Populaires Works Council
Representative of Banque Fédérale des Banques Populaires Works Council

(1) Company: Banque Fédérale des Banques Populaires.
(2) Date of the Shareholders' Meeting held to approve accounts.

Banque Populaire banks



- | | | | |
|----|---|----|--|
| 1 | BANQUE POPULAIRE DES ALPES | 12 | BANQUE POPULAIRE OCCITANE ⁽²⁾ |
| 2 | BANQUE POPULAIRE D' ALSACE | 13 | BANQUE POPULAIRE DE L' OUEST |
| 3 | BANQUE POPULAIRE ATLANTIQUE | 14 | BANQUE POPULAIRE PROVENÇALE ET CORSE |
| 4 | BANQUE POPULAIRE BOURGOGNE FRANCHE-COMTÉ | 15 | BANQUE POPULAIRE RIVES DE PARIS |
| 5 | BRED BANQUE POPULAIRE ⁽¹⁾ | 16 | BANQUE POPULAIRE DU SUD |
| 6 | BANQUE POPULAIRE CENTRE ATLANTIQUE | 17 | BANQUE POPULAIRE DU SUD-OUEST |
| 7 | BANQUE POPULAIRE CÔTE D'AZUR | 18 | BANQUE POPULAIRE TOULOUSE-PYRÉNÉES ⁽²⁾ |
| 8 | BANQUE POPULAIRE LOIRE ET LYONNAIS | 19 | BANQUE POPULAIRE VAL DE FRANCE |
| 9 | BANQUE POPULAIRE LORRAINE CHAMPAGNE | 20 | CASDEN BANQUE POPULAIRE ⁽³⁾ |
| 10 | BANQUE POPULAIRE DU MASSIF CENTRAL | 21 | CRÉDIT COOPÉRATIF ⁽³⁾ |
| 11 | BANQUE POPULAIRE DU NORD | | |

⁽¹⁾ BRED Banque Populaire is also present in the overseas departments and territories of Martinique, Guadeloupe, French Guyana, Mayotte and Reunion.

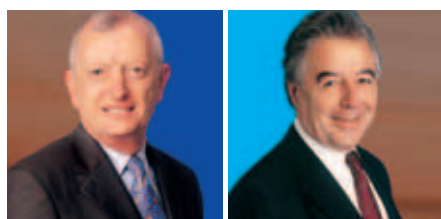
⁽²⁾ Merger feasibility study in progress.

⁽³⁾ Banque Populaire banks with national coverage.

21 BANQUE POPULAIRE BANKS

End-2005 figures, directors in office as at September 1, 2006
Active employees

1 BANQUE POPULAIRE DES ALPES



Chairman
JEAN CLOCHET
Chief Executive Officer
ALAIN ROGÈS

Number of member-stakeholders	96,354
Number of employees	1,352
Number of branches	148
Regulatory capital	€506m
Net banking income	€228m
Net income	€38m

www.alpes.banquepopulaire.fr

2 BANQUE POPULAIRE D'ALSACE

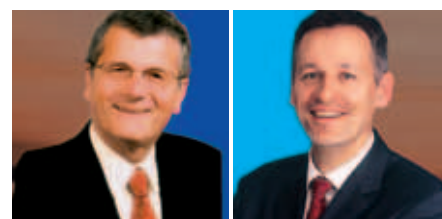


Chairman
THIERRY CAHN
Chief Executive Officer
DOMINIQUE DIDON

Number of member-stakeholders	66,805
Number of employees	1,293
Number of branches	100
Regulatory capital	€372m
Net banking income	€184m
Net income	€23m

www.alsace.banquepopulaire.fr

3 BANQUE POPULAIRE ATLANTIQUE

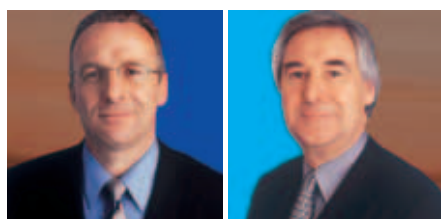


Chairman
JEAN-PIERRE CAHINGT
Chief Executive Officer
YVES GEVIN

Number of member-stakeholders	75,511
Number of employees	1,470
Number of branches	151
Regulatory capital	€609m
Net banking income	€256m
Net income	€36m

www.atlantique.banquepopulaire.fr

4 BANQUE POPULAIRE BOURGOGNE FRANCHE-COMTÉ



Chairman
JEAN-PHILIPPE GIRARD
Chief Executive Officer
BERNARD JEANNIN

Number of member-stakeholders	135,431
Number of employees	1,710
Number of branches	176
Regulatory capital	€645m
Net banking income	€311m
Net income	€54m

www.bpbfc.banquepopulaire.fr

5 BRED BANQUE POPULAIRE



Chairman
STÈVE GENTILI
Chief Executive Officer
JEAN-MICHEL LATY

Number of member-stakeholders	111,994
Number of employees	3,119
Number of branches	301
Regulatory capital	€1,092m
Net banking income	€651m
Net income	€132m

www.bred.banquepopulaire.fr

6 BANQUE POPULAIRE CENTRE ATLANTIQUE



Chairman
JACQUES RAYNAUD
Chief Executive Officer
GONZAGUE DE VILLÈLE

Number of member-stakeholders	67,646
Number of employees	966
Number of branches	102
Regulatory capital	€268m
Net banking income	€139m
Net income	€16m

www.centreatlantique.banquepopulaire.fr

21 BANQUE POPULAIRE BANKS

7 BANQUE POPULAIRE CÔTE D'AZUR

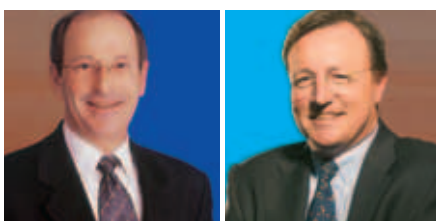


Chairman
BERNARD FLEURY
Chief Executive Officer
JEAN-FRANÇOIS COMAS

Number of member-stakeholders	39,957
Number of employees	989
Number of branches	93
Regulatory capital	€211m
Net banking income	€154m
Net income	€18m

www.cotedazur.banquepopulaire.fr

8 BANQUE POPULAIRE LOIRE ET LYONNAIS

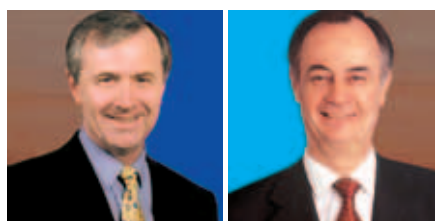


Chairman
HERVÉ GENTY
Chief Executive Officer
OLIVIER DE MARIIGNAN

Number of member-stakeholders	58,364
Number of employees	1,194
Number of branches	91
Regulatory capital	€385m
Net banking income	€190m
Net income	€31m

www.loirelyonnais.banquepopulaire.fr

9 BANQUE POPULAIRE LORRAINE CHAMPAGNE



Chairman
RAYMOND OLIGER
Chief Executive Officer
JACQUES HAUSLER

Number of member-stakeholders	144,124
Number of employees	1,496
Number of branches	137
Regulatory capital	€653m
Net banking income	€278m
Net income	€32m

www.lorrainechampagne.banquepopulaire.fr

10 BANQUE POPULAIRE DU MASSIF CENTRAL

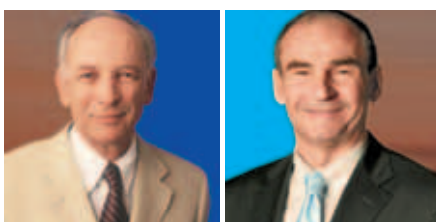


Chairman
DOMINIQUE MARTINIE
Chief Executive Officer
CHRISTIAN DU PAYRAT

Number of member-stakeholders	60,837
Number of employees	854
Number of branches	85
Regulatory capital	€249m
Net banking income	€123m
Net income	€17m

www.massifcentral.banquepopulaire.fr

11 BANQUE POPULAIRE DU NORD



Chairman
JACQUES BEAUGUERLANGE
Chief Executive Officer
GILS BERROUS

Number of member-stakeholders	62,626
Number of employees	1,061
Number of branches	88
Regulatory capital	€266m
Net banking income	€144m
Net income	€17m

www.nord.banquepopulaire.fr

12 BANQUE POPULAIRE OCCITANE



Chairman
JEAN-PAUL MALRIEU
Chief Executive Officer
ALAIN CONDAMINAS

Number of member-stakeholders	62,934
Number of employees	1,052
Number of branches	103
Regulatory capital	€331m
Net banking income	€167m
Net income	€30m

www.occitane.banquepopulaire.fr

13 BANQUE POPULAIRE DE L'OUEST

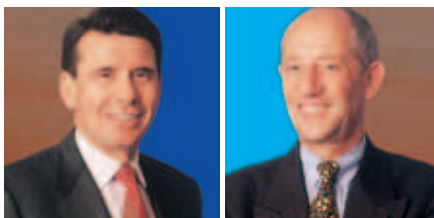


Chairman
PIERRE DELOURMEL
Chief Executive Officer
YVES BREU

Number of member-stakeholders	66,219
Number of employees	1,394
Number of branches	126
Regulatory capital	€533m
Net banking income	€245m
Net income	€32m

www.ouest.banquepopulaire.fr

14 BANQUE POPULAIRE PROVENÇALE ET CORSE



Chairman
JEAN-LOUIS TOURET
Chief Executive Officer
FRANÇOIS-XAVIER DE FORNEL

Number of member-stakeholders	39,645
Number of employees	734
Number of branches	79
Regulatory capital	€222m
Net banking income	€112m
Net income	€19m

www.provencecorse.banquepopulaire.fr

15 BANQUE POPULAIRE RIVES DE PARIS



Chairman
MARC JARDIN
Chief Executive Officer
JEAN CRITON

Number of member-stakeholders	318,717
Number of employees	2,598
Number of branches	201
Regulatory capital	€781m
Net banking income	€454m
Net income	€62m

www.rivesparis.banquepopulaire.fr

16 BANQUE POPULAIRE DU SUD



Chairman
CLAUDE CORDEL
Chief Executive Officer
FRANÇOIS MOUTTE

Number of member-stakeholders	146,556
Number of employees	1,664
Number of branches	142
Regulatory capital	€556m
Net banking income	€289m
Net income	€51m

www.sud.banquepopulaire.fr

17 BANQUE POPULAIRE DU SUD-OUEST



Chairman
FRANÇOIS DE LA GIRODAY
Chief Executive Officer
FRANCIS THIBAUD

Number of member-stakeholders	61,992
Number of employees	865
Number of branches	97
Regulatory capital	€293m
Net banking income	€162m
Net income	€26m

www.sudouest.banquepopulaire.fr

18 BANQUE POPULAIRE TOULOUSE-PYRÉNÉES



Chairman
MICHEL DOLIGÉ
Chief Executive Officer
RICHARD NALPAS

Number of member-stakeholders	66,651
Number of employees	1,074
Number of branches	107
Regulatory capital	€387m
Net banking income	€188m
Net income	€36m

www.toulousepyrenees.banquepopulaire.fr

21 BANQUE POPULAIRE BANKS

19 BANQUE POPULAIRE VAL DE FRANCE



Chairman
JEAN-PIERRE TREMBLAY

Chief Executive Officer
YVAN DE LA PORTE DU THEIL

Number of member-stakeholders	128,799
Number of employees	2,126
Number of branches	201
Regulatory capital	€851m
Net banking income	€335m
Net income	€61m

www.bpvf.banquepopulaire.fr

20 CASDEN BANQUE POPULAIRE



Chairman
PIERRE DESVERGNES

Number of member-stakeholders	1,051,800
Number of employees	431
Number of branches	1
Regulatory capital	€982m
Net banking income	€186m
Net income	€55m

www.casden.banquepopulaire.fr

21 CRÉDIT COOPÉRATIF



Chairman and Chief Executive Officer
JEAN-CLAUDE DETILLEUX

Number of member-stakeholders	37,669
Number of employees	1,547
Number of branches	98
Regulatory capital	€649m
Net banking income	€288m
Net income	€34m

www.credit-cooperatif.coop

The Executive Committee of Banque Fédérale des Banques Populaires

PHILIPPE DUPONT



MICHEL GOUDARD



BRUNO METTLING



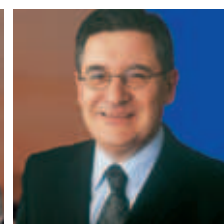
FRANCIS CRÉDOT



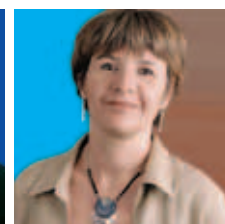
ALAIN DAVID



CHANTAL FOURNEL



BERNARD GOURAUD



BÉRENGÈRE GRANDJEAN



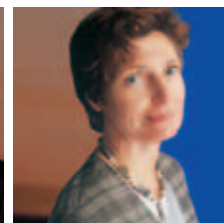
OLIVIER HAERTIG



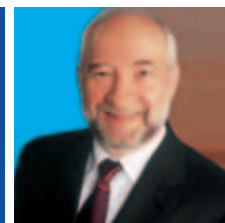
PIERRE JACOB



JOSIANE LANCELLE



MARTINE LEFEBVRE



PATRICK MAHEUT

Members at September 1, 2006

PHILIPPE DUPONT	Chairman and Chief Executive Officer
MICHEL GOUDARD	Deputy Chief Executive Officer
BRUNO METTLING	Deputy Chief Executive Officer
FRANCIS CRÉDOT	Senior Executive VP, Legal Affairs and Compliance
ALAIN DAVID	Senior Executive VP, Finance
CHANTAL FOURNEL	Senior Executive VP, Logistics and Organization
BERNARD GOURAUD	Senior Executive VP, Technologies
BÉRENGÈRE GRANDJEAN	Senior Executive VP, Human Resources
OLIVIER HAERTIG	General Secretary
PIERRE JACOB	Senior Executive VP, Group Financial Communication
JOSIANE LANCELLE	Senior Executive VP, Strategy
MARTINE LEFEBVRE	Senior Executive VP, Group Internal Audit
PATRICK MAHEUT	Senior Executive VP, Development

In view of the new organization of Banque Fédérale des Banques Populaires, the Group Risk department was created.

NATEXIS BANQUES POPULAIRES

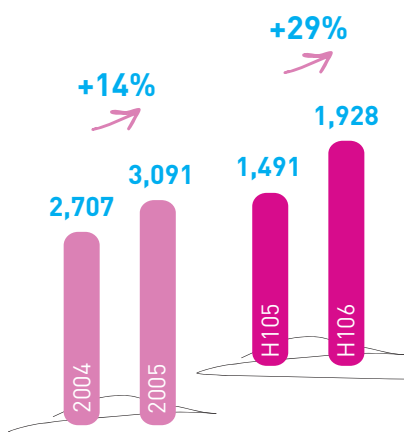
The Group's financing, investment banking and services bank

The listed vehicle of the Banque Populaire Group, Natexis Banques Populaires is a major player among large companies and institutions and is also developing a unique offering in receivables management.

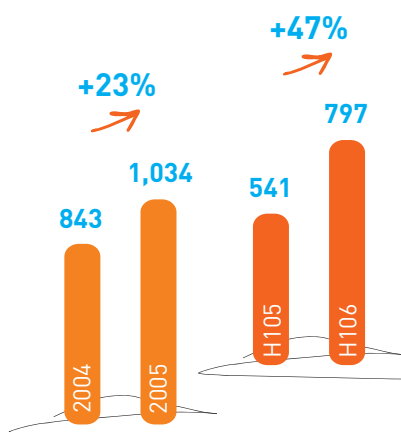
With more than 13,200 employees and a network of 157 offices, including 120 outside France, the Group's listed vehicle builds long-term domestic and international partnerships with its clientele of large and medium-sized companies, financial institutions and the Banque Populaire Group network. Drawing on its expertise in a wide range of complementary areas, Natexis Banques Populaires provides not only traditional banking services but also high value-added technology-based services. In order to meet its clients' needs and ensure the highest quality standards, the bank offers specialist services in each of its businesses.

A major player in the financing market, Natexis Banques Populaires serves virtually all major French companies. Through its subsidiary Coface, it is one of the world's leading providers of credit insurance and credit management services. At the same time, Natexis Banques Populaires is ranked among the leaders in private equity and financial engineering and is one of the foremost brokerage firms. It also ranks among the top providers of high-tech services, as well as being a well-known and highly respected player in the bancassurance and asset management sectors and the leading employee savings plan manager in France.

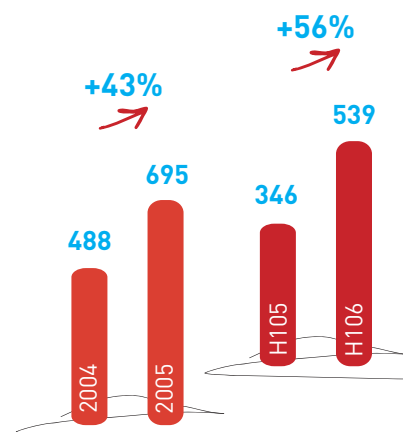
Strong financial results



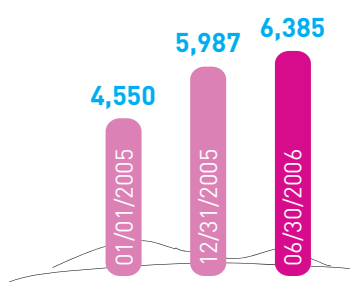
NET BANKING INCOME
IN MILLIONS OF EUROS



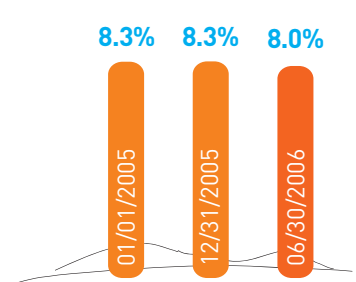
GROSS OPERATING INCOME
IN MILLIONS OF EUROS



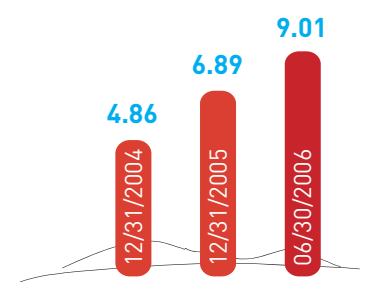
NET INCOME
IN MILLIONS OF EUROS



TIER ONE EQUITY
IN MILLIONS OF EUROS



TIER ONE RATIO



MARKET CAPITALIZATION
IN BILLIONS OF EUROS

2005 and 2006 figures: IFRS – 2004 figures: IFRS excluding IAS 32-39 and IFRS 4.

NATEXIS BANQUES POPULAIRES BECOMES NATIXIS

An historic partnership with the Caisse d'Épargne Group

The ambitious and symbolic NATIXIS project will result in the emergence of a new market leader in the European banking industry. While respecting the values of people, cultures and brands, it will enable the Banque Populaire Group and the Caisse d'Épargne Group to grow together to the benefit of their member-stakeholders, customers and employees.

On June 6, 2006, the Banque Populaire Group and the Caisse d'Épargne Group signed a protocol agreement paving the way for the creation of NATIXIS. This innovative project aims to combine the two groups' financing, investment and services activities within a joint subsidiary listed on the stock market. Subject to approval from the inaugural general meeting of Natexis Banques Populaires, planned for November 17, 2006, and the necessary administrative authorizations, NATIXIS will be formed from the current Natexis Banques Populaires, to which the corresponding existing subsidiaries of the Caisse d'Épargne Group shall be transferred.

Broad prospects for growth

The project is based on strong business principles, underpinned by the strategic fit between the two groups in terms of their business lines and customers. NATIXIS will have a balanced business portfolio covering corporate and investment banking, asset management, services, receivables management, private equity and wealth management. The new entity will distribute its products among its

enlarged customer base (large companies and institutions), as well as through the two networks, which together cover 14 million active customers and 7,500 branches and have market share of 20-25% in retail banking. On an international scale, NATIXIS will have greater capacity to roll out its services.

A future market leader in the European banking industry

The realization of this project will enable NATIXIS to establish itself as a key player in European banking, with 21,000 employees and net banking income of €6 billion. The new entity will be the No. 1 bank in France in terms of the volume of assets managed (€540 billion) and No. 1 in employee savings with over 2.8 million employee accounts under management. NATIXIS will also have a leading position in electronic banking, fund administration, private equity, property leasing and factoring. Finally, with Coface, it will be world No. 3 in credit insurance. On the stock market, NATIXIS will have a market capitalization of over €20 billion.

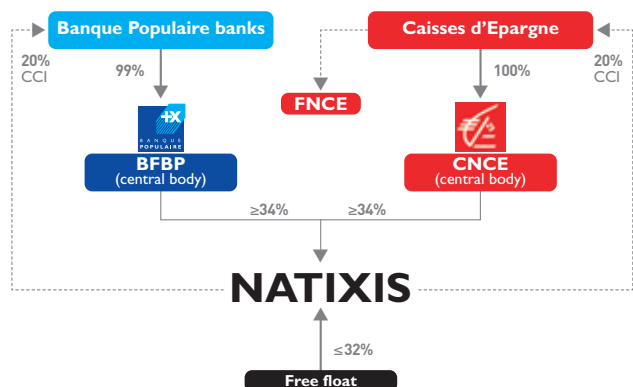
Founding principles

A friendly agreement between two groups of similar size, presenting brisk growth and sharing common values.

A business project rather than just a cross-shareholding agreement. The creation of NATIXIS is based on combining certain activities of the two groups rather than one taking over the other.

Maintaining cooperative status. NATIXIS will be the listed vehicle of the two groups and will therefore embody their shared growth ambitions. The networks and their central bodies will remain independent. With strong brand names and identities, they will each pursue their own development.

Target organizational structure



The deal is based on the desire to maintain a strict balance within the new entity. Each group will hold 34% of share capital and voting rights in NATIXIS, with the remainder held by third-party institutional and private shareholders.

FINANCIAL DATA

Banque Populaire Group: business results

2005 results

In millions of euros	2005	2004 *	% CHANGE
Net banking income	8,242	7,646	+8%
Operating expenses	(5,389)	(5,104)	
Gross operating income	2,852	2,541	+12%
Impairment charges and other credit provisions	(436)	(478)	
Operating income	2,416	2,064	+17%
Share of income of associates	15	7	
Net gain or loss on disposals of fixed assets	117	6	
Change in value of goodwill	3	(43)	
Income before income taxes	2,551	2,034	+25%
Income taxes	(855)	(736)	
Net income before minority interests	1,696	1,298	+31%
Minority interests	(174)	(103)	
Net income	1,522	1,195	+27%

* 2004: IFRS excluding IAS 32-39 and IFRS 4.

2006 half-year results

In millions of euros	H106	H105	% CHANGE
Net banking income	4,720	4,066	+16%
Operating expenses	(2,847)	(2,608)	
Gross operating income	1,873	1,458	+29%
Impairment charges and other credit provisions	(164)	(178)	
Operating income	1,709	1,280	+34%
Share of income of associates	11	5	
Net gain or loss on disposals of fixed assets	11	7	
Change in value of goodwill	-	-	
Income before income taxes	1,731	1,292	+34%
Income taxes	(568)	(443)	
Net income before minority interests	1,163	849	+37%
Minority interests	(131)	(92)	
Net income	1,032	757	+36%

Customer deposits

In billions of euros	06/30/2006	06/30/2005	% CHANGE
Personal customers	53.1	51.0	+4%
Business customers	34.2	31.3	+9%
Interest-bearing notes and money market securities held by customers *	12.0	10.1	+19%
Total *	99.3	92.4	+7%

*Excluding repurchase agreements.

Customer savings

In billions of euros	06/30/2006	06/30/2005	% CHANGE
Life insurance	29.1	25.6	+14%
Employee savings plans	16.6	13.3	+25%
Mutual funds	75.1	62.1	+21%
Other savings	8.4	7.5	+12%
Total	129.2	108.5	+19%

Customer loans

In billions of euros	06/30/2006	06/30/2005	% CHANGE
Personal customers	55.4	49.0	+13%
Business customers	80.0	70.6	+13%
Others*	14.1	10.3	+37%
Total*	149.5	129.9	+15%

* Excluding resale agreements.

Financial structure

In billions of euros	06/30/2006	06/30/2005	% CHANGE
Tier One capital	15.7	13.7	+14%
Total regulatory capital	20.0	17.7	+13%
Tier One Ratio	8.4%	8.5%	-0.1 pt

Return on equity

	06/30/2006	06/30/2005	% CHANGE
ROE*	15.9%	13.5%	+2.4 pts

* annualized.

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2005 annual report and 2006 half-year results for the Banque Populaire Group can be downloaded under the heading "COMMUNICATION FINANCIÈRE".



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